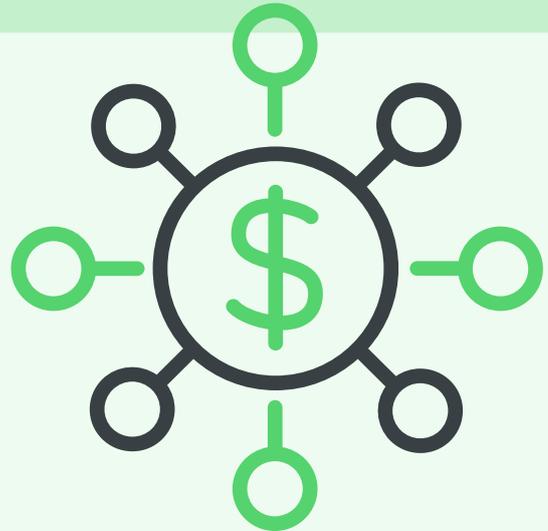


Why should I consider an Investment Fund?

Investing your money can be a great way to provide for your future or start to grow your savings for a particular life goal

Investing can be a way to grow your money faster than having it in the bank, and you can still get access to it at any time.



Most people have heard of term deposits and shares. While term deposits are generally well understood, they may not always provide the level of returns an investor is seeking.

The share (or stock) market, on the other hand, offers the potential for higher returns, however, returns are not guaranteed and you may get back less than you invested, particularly with short-term investment. Investing directly in the share market yourself requires more time, knowledge and confidence.

Investment Funds make it easy to become an investor with Milford. You get the benefits of a professionally managed portfolio, without having to do all the detailed work yourself.

What's the difference between a KiwiSaver Fund and an Investment Fund?

They are in many ways similar, except with an Investment Fund, you have access to your money whenever you want, whereas with KiwiSaver it's locked in, and can only be accessed in a few scenarios – e.g. when you reach the age of 65 or for a first home.

How do I choose which fund(s) to invest in?

Before you start your investment journey, it's important to ensure you're setting yourself up for success. Here are three key things worth considering:

Your goals

It's very important to think about your goals. What are you trying to achieve with your investment? A few common ones are saving for a first home, saving for retirement or your child's education. For those who are already retired, your goal could be to generate an income to help fund your lifestyle.

Your timeframe

Once you know your goal, you should have a good idea of your investment timeframe. This is the amount of time you plan to keep your money in an Investment Fund before making withdrawals. For those saving for retirement, you will generally have a longer timeframe. For those already in retirement or those with short term goals, you will generally have a shorter investment timeframe.

Your risk tolerance

Once you know your goal and your timeframe, the next thing worth considering is your tolerance for risk. This is often referred to as your 'risk profile'. Investment funds go up and down in value. Knowing your risk profile is about understanding your willingness to accept (or not) those fluctuations and the impact they could have on the value of your investment.

Here's the good news...

Milford has a really helpful tool that will give you advice on which funds are right for you based on your age, your goals, and your tolerance for risk



You can find it on the homepage or under the Investment Funds tab on our website.

It takes about 10 minutes and is absolutely worth giving it a go if you want help with starting your investment journey.

Get ahead with an Investment Fund

0800 662 345
milfordasset.com



Past performance is not a reliable indicator of future performance. Please read the Milford Investment Funds Product Disclosure Statement as issued by Milford Funds Limited at milfordasset.com. For more information about our financial advice services please visit milfordasset.com/getting-advice.